April 6, 2006

I understand that Wal-Mart is intending to establish a nation-wide bank. I most strongly oppose such a bank as, like it has affected retail nationwide, would affect the ability of our local banks to exist and thrive.

Allowing a Bank of Wal-Mart (or whatever the name) would allow a dangerous concentration of power and undermine local economies.

Wal-Mart has a well-documented history of skirting, bending, and breaking the law for the sake of their bottom line. We should not trust them with an institution that is so important to the vitality and stability of our communities.

I ask that this plan NOT be allowed to move forward.

Sincerely,

John T. Dixon Chattanooga, TN